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ABSTRACT

This study investigated how marriage, cohabitation, single parenthood, and the presence of biological parents affected the incomes and material hardships of children. Data from the 1997 and 1999 National Survey of America's Families were used to examine recent changes in the marital status and household structure of families with children, how levels of income and material hardship varied by family structure, and whether marriage acted to reduce marital hardship, even among families with low incomes and among children of less-educated mothers. Results indicated that net of education, race, immigrant status, age, and age and number of children, married couple families achieved significantly lower poverty levels than other family types, including families with at least two potential earners. Even among the poor, material hardships were significantly lower among married couple families with children than among other families with children, including those with at least two potential earners. Marriage impacts were quite large, and generally higher than the effects of education. Impacts were particularly high among non-Hispanic black families. (Contains 14 tables and 21 references.) (SM)

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Impacts of Marital Status and Parental Presence on the Material Hardship of Families with Children

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Abstract

The decline in marriage and its serious consequences for poverty and inequality are well documented. This paper concentrates on how marriage, cohabitation, single parenthood and the presence of biological parents affect the incomes and material hardships of children. The study uses data from the National Survey of America's Families to examine: 1) recent changes in the marital and household structure of families with children, 2) how levels of income and material hardship vary by family structure, and 3) whether marriage acts to reduce material hardship, even among families with low incomes and among children of less-educated mothers.

1. Introduction

The decline in marriage is a well-known and well-documented phenomenon, with major consequences for poverty, inequality, and the use of welfare programs. The proportion of children in families headed by never-married mothers—families with the highest poverty rates and lowest incomes—jumped from less than 1 percent in the early 1970s to over 9 percent today. Researchers (e.g., Lerman, 1996; Sawhill, 1999) attribute a substantial share of the rise in poverty among children to the changing structure of families with children. Even after the decline in poverty rates during the 1990s, the poverty rate experienced by single mother families was over 35 percent, while about 6 percent of married couple families with children had incomes below the poverty line. The differential in chronic poverty is also high, with one-parent families facing a two year poverty rate 10 times higher than the rate among two-parent families (22.8 percent vs. 2.8 percent).[1] An accumulation of evidence also suggests that children growing up without two natural parents do worse on a variety of social and economic outcomes.[2]

Given these realities, it is not surprising the Congress declared promoting marriage and strengthening two-parent families as goals of the 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA). States have so far done little to implement this goal, but the Bush Administration and members of Congress have recently sponsored legislation to fund projects to promote healthy marriages through marriage preparation services, education programs, and public awareness campaigns. These proposals for public interventions aimed at directly promoting marriage are controversial partly because of the

[1] These data are available on the U.S. Bureau of the Census web site in the section on poverty.
[2] See McLanahan and Sandefur (1994). For a caution about exaggerating the effects of single parenthood on children, see Cherlin (1999).

skepticism about the ability of marriage to lessen economic hardship and improve living standards, especially among people with low education and earnings capacity.

The issue is critical for policymakers and for the public. The Congress and the President must decide on how to structure a wide array of taxes, transfers, and other public policies that provide incentives or disincentives to marriage. In doing so, they sometimes have to weigh the benefits of policies to encourage marriages against the benefits of helping families with unmarried parents. Judging the impacts of policies that discourage or shorten marriages requires information on how policies affect marriage, how marriage affects current economic hardships, and how marriage affects future outcomes of children.

Most existing studies deal with the impacts of policy on marriage and the impacts of marriage on children. Only a few studies concentrate on how marriage affects the economic status of the less educated or low-income populations, especially in comparison to a variety of other family forms, including cohabitation.[3] This study emphasizes the effects of marriage and other household arrangements on current economic well-being, with a focus on the less-educated and low-income groups. Using data from the National Survey of America's Families (NSAF), I measure the detailed family, parental, and household patterns as well as 1997-1999 changes in these patterns. Next, I examine the relationships between marriage and income-to-needs ratios as well as between marriage and material hardship. The measures of material hardship include such outcomes as cutting or missing meals because of an inability to buy food and not having enough money to pay rent, mortgage payments, or utilities.

The paper answers the following questions:

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[3] For an important recent exception, see Lichter, Graefe, and Brown (2001). They find marriage lowers poverty rates of women significantly, net of family background, education, race, age, and having a non-marital births as a teenager or later.

- How do families with children differ with respect to the presence of married couples, biological, adoptive and stepparents, and other adults in one-parent families? Did the trend toward fewer intact two-parent families reverse itself between 1997 and 1999?

- How do levels of economic hardship among children vary by marital status and household living arrangements? In particular, what are the differences between married and unmarried two-parent families and between married couple families and families in which single parents are living with other adults?

- Do children in married couple families experience the same level of hardship as other children in families with the same level of income relative to needs?

- To what extent is marriage associated with lower levels of hardship among children of less-educated mothers?

- Did the marriage-hardship relationship change between 1997 and 1999?

The analysis uses both cross tabulations and simple multivariate regressions to examine these questions. This initial analysis does not involve causal modeling and thus does not yield conclusions about a causal role of marriage. Still, some of the results show important evidence of reduced material hardship associated with marriage.

Section 2 describes our initial expectations, the data, and the methods. The next section presents the complex patterns and 1997-99 trends of the household living arrangements of children and the marital status of their parents. Section 4 reports the findings from tabulations and regressions on both the relationship between poverty and household structure and between material hardship and household structure. The last section draws conclusions and discussed implications.

2. Some Expectations

Marriage brings an array of benefits, according to a recent book by Linda J. Waite and Maggie Gallagher (2000). In the economic sphere, since marriage generally adds a potential earner to the household, it seems obvious that marriage should increase the

economic well-being of children. However, this potential gain from marriage is not so obvious when we recognize that adding an adult also raises the income required to meet the needs of the family and that many families headed by an unmarried parent have the same number of adults as families with married parents. For this reason, several components of this study compare married couple households with households that have the same number of potential earners.

Even among families with the same number of potential earners, marriage can affect well-being in several ways. The lasting relationship expected in marriage may do more to stimulate the earnings of parents, especially men.[4] A long-term presence may mean higher permanent income and a larger build-up of consumer durables, factors that could limit the extent of economic hardship experienced in downturns in the economy. Married couples may be more easily able to draw on relatives for help in difficult situations. On the other hand, cohabitation as compared to marriage may encourage mothers to invest more in skill development and work experience in order to guard against the higher likelihood of separation. In addition, in some cultures, formal marriage may be unusual and cohabitation may create similar expectations about the duration of a relationship. The literature suggests these patterns are particularly important for Hispanic groups, especially Puerto Rican families.

Given recent dramatic increases in the employment of single mothers, along with the expansion of child care and other benefits, the advantages of marriage in limiting hardship might have declined in recent years. I examine this issue by comparing the differences by family type in 1997 with those in 1999.

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[4] The impact of marriage and of married, fatherhood on the earnings of men is far from a settled matter. For examples of studies trying to determine such effects, see Daniel (1995), Cornwell and Rupert (1997), Lundberg and Rose (2000), and Gray (1996).

3. Data and Methods

This report uses data from the 1997 and 1999 rounds of the National Survey of America's Families (NSAF). The NSAF surveys are large enough to yield substantial numbers of cases of families in a variety of structures. I extracted information on 27,784 households with children under age 18 in 1997 and on such 29,538 households in 1999. In the second round of data, there were 19,180 mothers living with a spouse, 1,487 living with a partner, and 6,328 living with neither. Even the sample of Hispanic mothers included 2,062 living with a spouse, 309 living with a partner, and 949 living with neither.

The sample is representative of all families with a head under age 65 in 13 states. These states account for over half the nation's population. In addition, the NSAF includes a sample of families from all other states, thereby yielding estimates representative of the nation as a whole. Of the over 44,461 households completing interviews in 1997, 18,801 were in households under 200 percent of the poverty line. This sample of low-income households is almost 50% larger than the equivalent sample in the Current Population Survey (CPS). Thus, for sample size reasons alone, the NSAF is especially suitable to analyses that focus on low-income families. Although on some measures, NSAF response rates were lower than the CPS rates, findings from non-response analysis suggest no serious non-response bias (for a detailed review of the NSAF methodology issues, see Brick, et al., 1999).

The first step in the NSAF analysis involves the definition of family types. For most analyses, I classify children into family types according to nine categories:

1) married couples, with two biological or adoptive parents;
2) married couples, with one biological or adoptive parent;
3) married couples families with foster or kinship care;
4) cohabiting couple with two biological or adoptive parents;
5) cohabiting couple with one biological or adoptive parent;
6) cohabiting couples providing foster or kinship care

7) single biological, adoptive, or step parent, no other adults present;
8) single biological, adoptive or step parent, at least one other adult present; and
9) single parents providing foster or kinship care.

In some families, more than one relationship exists between parents and children. For example, one child may reside with both biological parents, while another in the same family lives with only one biological parent. Dealing with these situations involved a hierarchical classification strategy in which each child's family type is the highest of any child in the family. The rankings are listed above. Thus, in the example above, the family would be classified as headed by married, biological parents even though one child has only one biological parent present.

Of special importance to the descriptive analyses is the impact of marriage on preventing economic hardship. Following Bauman (1999), I estimate the effects of marriage and family structure variables on economic hardship, holding constant the family's total income to needs ratio. In this case, we shall be comparing the material hardship patterns of married and unmarried mothers at equal levels of income relative to needs. Since married families generally have higher incomes than unmarried families, we will be drawing from a lower segment of the pool of married women than from the pool of unmarried women. Another approach will be to calculate hardship differentials by marriage and household patterns, holding constant the educational level of the parents. Even among those with the same educational level, unmeasured attributes of those who marry may influence hardship in ways that are unrelated to the marriage. Thus, selection could still play some role in influencing the outcomes, but the bias is likely to vary, depending on the comparisons. Holding constant income-to-needs ratios is likely to bias downward the economic gains from marriage while holding constant for education could lead to an upward bias.

4. Patterns and Trends in Family Living Arrangements of Children

Using data from the NSAF, we can see the complexity of family living arrangements of children in the U.S. (see Table 1). As of 1999, 61.4 percent of families had two married, biological or stepparents, up slightly from 60.7 percent in 1997. Of the remaining 40 percent of families with children, most (about 60-67 percent) lived with single parents. About 30 percent of these single parent families included other adults besides the parent. Only a modest share of families with children—five to six percent—lived with cohabiting couples. Not quite three percent of families had both biological parents present as cohabiting couples.

The data reveal a complexity often overlooked when observers refer to two-parent families and married couple families with children as if they were the same family type. Note that in 1999 about 10 percent of married couple families with children were units in which none of the children had both biological parents present. A less common situation is children living with both biological parents in an unmarried state. Only about 3 percent of families with children were in these situations, in spite of the fact that births among cohabiting parents accounted for about 16 percent of births to white women and about 10-13 percent among African-American women.

Modest but notable changes took place between 1997 and 1999. One large shift was a 12 percent decline in the share of single parent families with no other adults present, from nearly 18 percent to about 16 percent. A further 0.3 percentage point reduction took place among single parents living with another adult (but not cohabiting). Children in single parent kinship care dropped 0.2 percentage points. Cohabiting single parents rose slightly from 2.3 to 2.7 percent. Together, then, single parent families fell two percentage points, from 29.3 to 27.3 percent of families with children. This reduction was largely offset by the increased

share of married, two biological parent families (up 0.7 percentage points) and in families with cohabiting couples with both biological parents (up 0.9 percentage points). As of 1999, in about 5 percent of families with both biological parents living together, the parents were not married. Since these changes took place over a two-year period, it is unclear whether they represent a new trend or a short-term shift.

Racial and ethnic differences by family status are large and could affect the relationship between family structure and hardship. Note in Table 2 the wide gaps in marriage and two-parenthood, especially between non-Hispanic blacks and other groups. While three in four non-Hispanic white and Asian families with children were married, two-parent families, only one in four non-Hispanic black families are in this category. Families headed by a Hispanic also had somewhat lower than average rates of married, two parent families.

Modest changes in family structure took place between 1997 and 1999, but the shifts varied by race. Looking at the percentage of married couple families, one finds increases among non-Hispanic whites, decreases among non-Hispanic blacks, and essentially no change among Hispanics. As of 1999, only 26.7 percent of black families with children were cases in which at least one child had married parents in the household. Hispanic families experienced a decrease in single parenthood (from 34.8 to 30.9 percent of families) and an increase in combined married couple and two-parent families (from 63.5 to 67.5 percent of families). Similar, though proportionately smaller, shifts took place among non-Hispanic whites, while non-Hispanic blacks experienced a slight move away from married or two-parent families. The share of cohabiting couple families rose sharply among Hispanic and non-Hispanic black families, but only modestly among non-Hispanic white families.

The presence of "fragile families"—unmarried parents of infants living together or in close relationships—is visible in tabulations that take account of the age of the youngest child. Note in Table 3 that among families with a child under age 1 or under, the share of families with two biological parents living together but not married jumped from 6.8 in 1997 to 8.6 percent in 1999. In sharp contrast, even as of 1999, only about 1 percent of families with no children under age 6 were of this type. Given the data, one cannot be sure whether some of the drop-off in cohabiting, biological parents resulted from an actual decline with the age of the child or from a cohort effect in which recent cohorts are increasingly likely to follow the cohabitation route.

The racial and ethnic differences in family structure begin at the time a child is born or during the child's first year of life (see Table 4). In 1999, married couple, two-parent families made up only 26 percent of black families with new-borns, down dramatically from an already low 36 percent in 1997. By contrast, married, biological parents headed over 80 percent of non-Hispanic white and nearly 60 percent of Hispanic families of new-borns. Even among families headed by two biological parents, there were wide race-ethnic gaps in the proportion of cohabiters. As of 1999, of all families with children age 1 or under, cohabiting biological parents made up 6.2 percent of white families, non-Hispanic families, 9.8 percent of black, non-Hispanic families, and 16.3 of Hispanic families. These cohabiting parent units made up 7 percent of white, two-parent families, 28 percent of black, two-parent families, and 22 of Hispanic, two-parent families.

Given the increased demand for work among welfare recipients, one might have expected more single parents to reside with other adults. In the case of non-Hispanic white families with new-borns, the proportion of single mothers living alone declined, but the proportion living with other adults did not increase. Among black and Hispanic families

with new-borns, the shift was toward single parents living with no other adult, or in the opposite direction of what was expected. In 1999, single parents living alone constituted 37 percent of black families with new-borns, eight times the comparable proportion for non-Hispanic whites and three times the comparable proportion for Hispanics.

The family types vary significantly not only with the age of the youngest child but also with the age of the most knowledgeable adult in the household. Dividing families by whether the most knowledgeable adult had reached age 30, we find older parents are much more likely to be married biological parents, much less likely to be cohabiting biological parents, and single parents.

Immigration status is another factor affecting the link between family structure and economic outcomes. Families headed by recent immigrants are more likely to include married, biological parents and less likely to include single parents than natives or immigrants who have long resided in the U.S. In 1999, for example, 69 percent of recent immigrant families were in the married, biological parent category, as compared to only 60 percent of non-immigrants; single parents made up 25 percent of non-immigrant families but only 20.6 percent of immigrant families.

Overall, the data show a complex and changing picture of marital and family structure patterns. It is clear that analyses of the potential advantages of married, two-parent families must take account of the wide variety of family types and must recognize the association between family structure and other characteristics potentially related to poverty and hardship.

5. Poverty by Marital Status, Presence of Parents, and Living Arrangements

The well-known, persistently large differences in poverty between two-parent and one-parent families are hardly surprising. After all, a single parent raising one or more

children must not only take care of the children and the household but must also work in the labor market so that his or her earnings, together with any government supplements, are enough to move the family out of poverty. In two-parent families, the dual responsibilities of raising children and earning an adequate income can be shared. However, since many single parents either cohabit or live with other adults and that parents in two-parent families may be unmarried or married, the straightforward connection between poverty and two-parent status is not obvious. In many cases, single parents can share the job market and child rearing responsibilities with other adults.

Turning from theory to data, we can see large variations in poverty rates across all types of families (Table 5). The association between poverty rates and the presence of more than one adult is strong. For example, not only two-parent families but the families of single parents who are cohabiting with a partner or simply living with some other adult were much less likely to fall below the poverty line than families with single parents living with no other adult. However, marriage and other dimensions of family structure matter as well. The 1996 poverty rate for married two-parent families was about 8 percent, well below the 27 percent rate experienced by the 880,000 unmarried two-parent families.

By 1998, the favorable shift in family structure, along with declining poverty rates of nearly all types of families, led to a 21 percent decline in the share of families below the poverty line.[5] Again, married biological parents experienced the lowest poverty rate (6.3 percent). The poverty rate was somewhat higher—at 8.7 percent—among the 2.3 million married couples with one biological or adoptive parent. In contrast, cohabiting two-parent families faced poverty at nearly three times the rate of married two-parent families. Of course, the absence of marriage may not be causing poverty; instead, low income may

[5] The data reported in the rest of this section comes from the second wave of NSAF.

discourage some parents from getting married. Surprisingly, poverty rates were lower among cohabiting couples with only one biological parent than among cohabiting, two-parent families. This uncontrolled difference may be related to the likelihood that cohabiting, two-parent families are younger and never-married while the cohabiting one-parent families may involve older, divorced women.

The gap in poverty rates between one-parent and two-parent families widened in percentage terms from 1996 to 1998. Single parents experienced a 13 percent decline in poverty rates, while the reduction was 24 percent for two-parent families and 28 percent among married couple, two-parent families. Cohabiting couples saw poverty rate reductions of 22 percent.

As noted above, the substantially lower poverty rates among married couple, two-parent families than among other household types should not be considered a foregone conclusion. Cohabiting couples and single parents with other adults have at least two potential earners, as do married couple families. Moreover, while some attributes of unmarried families are less favorable for labor market success than are attributes of married couples, other attributes are more favorable.

Education levels are significantly higher in married couple families than in other types of families. Comparing education on the basis of the more educated parent or spouse-partner, one finds more than 70 percent of married, two-parent families had an adult with more education than a high school diploma; the comparable figures for cohabiting couples is 53-54 percent and for single parents about 48 percent. On the other hand, the presence of children under age 6 was higher among married, two-parent families (49 percent) than among single parents (about 40 percent) and cohabiting units with only one biological or

adoptive parent; the highest share with young children was among cohabiting two-parent units (81 percent).

One less favorable attribute of married, two-parent families is immigration status. Recent immigrants are both more likely to have weak labor market skills and more likely to be in a married, two-parent family, driving up the poverty rate for this group. While the poverty rate of non-immigrant, married, two-parent families was 4.7 percent, 22 percent of immigrants in these types of families had incomes at or below the poverty threshold. In fact, as of 1999, immigrants who came to the U.S. since 1980 made up 11 percent of all married, two-parent families but accounted for 33 percent of poverty experienced by such families.

The higher number of children among married, two-parent families might also be a force toward higher poverty rates. The average number of children under age 18 was higher among married, two-parent families (2.02) than among cohabiting, two-parent families (1.84), single parent families with no adult present (1.87) and especially single parents with another adult present (1.72).

To capture the change in poverty status associated with family structure, I estimated probit equations that control for key non-family structure attributes—including immigrant status, race, education, number of children under age 18, presence of a child under 6 and the age of the most knowledgeable adult. The results in Table 6 show the differences in 1998 poverty status associated with several family types and other variables of interest. Because I am reporting non-linear estimates, the impact of a particular marital status relative to the base group of married, two-parent families may depend on the assumed levels of the other variables. We present two cases of initial characteristics. The first assumes the most knowledgeable adults are non-immigrants, white, some high school education but no diploma or GED, have two children under 18, a child under 6, and are 32 years old. In the

second case, the most knowledgeable adults are non-immigrants, blacks, with a high school diploma or GED, have two children under age 18, a child under 6, and are 32 years old. For comparison purposes, I provide estimates of the marital and living arrangements variables with no other independent variables included.

On the central question of the independent role of marriage in reducing poverty, the evidence is largely favorable, even after controlling for other relevant variables. Cohabiting parents experienced poverty rates that were 7.5-15.4 percentage points higher rates of married, two-parent families with the same levels on the variables listed above. The margins in poverty rates were 30.9-43.1 percentage points higher among single parent families with no second adult present and 12.7-23.8 percentage points higher among single parent families with a second adult present than married, two-parent families. All of these differences are statistically significant at the 1 percent level. The one group showing no higher poverty rates is cohabiting couples with only one biological or adoptive parent. Why this group should do so well in avoiding poverty is unclear.

Surprisingly, the changes in poverty associated with marital status and living arrangements are sometimes as high in probit regressions that control for personal and familial characteristics as in simple tabulations. Another surprising result is the high sensitivity of the specification of which dummy variables take on a zero value for the probit specification. In particular, the apparent impacts of being in a married, two-parent case relative to other family forms are lower when evaluated at the base case of a white, high school graduate (case 1) than at the base case of a black with only some high school education (case 2). These differences hold for one-parent as well as cohabiting situations. Not surprisingly, in case 1, adding covariates lowers the added poverty associated with cohabiting couples and one-parent households. For example, the increased poverty

associated with a cohabiting, two-parent household relative to a married, two-parent household falls from 15 percentage points when no controls are present to 7.5 points when the six covariates are included. It is case 2 that yields surprising results. For example, the added poverty from being a single parent with no other adult present in the household rises from 30.9 percentage points to 43.1 points.

The main reason for these differences by specification is apparently the fact that the impacts of marriage and family structure are much larger among blacks than among whites. To explore these differences, we estimated the relationship between poverty, family structure, immigrant status, education, and age separately for non-Hispanic white children, non-Hispanic black children, and Hispanic children (Table 7). Although children in married, two-parent families have the lowest poverty rates (net of other factors) in all three groups, the size of the family status differential varies. Specifically, the added poverty associated with one-parent status is much higher among blacks and Hispanics than among whites. Within the one-parent group, living with at least one other adult dramatically lowers poverty rates, with the largest gains occurring for Hispanics and blacks. The disadvantage associated with cohabitation is much higher among blacks than among whites or Hispanics. For whites and Hispanic children, living with one parent and a cohabiting partner has no net effect on poverty (relative to married, two-parent households), while for black children, poverty is 6.5 percentage point higher in this cohabiting state as compared to being in a married, two-parent household.

Some of the effects of control variables are interesting. Among all children (Table 6), recent immigrants have poverty rates 10-13 points higher than non-immigrants, net of race, marital/family status, education, number of children, and age of adults and children. Education matters a great deal. Families whose highest educated parent (or

cohabiting partner) is a high school dropout experience poverty rates 14-20 points higher than families in which a high school graduate is the most educated parent (or partner). College further reduces the probability of poverty by about 6-10 percentage points. The presence of additional children and of a child under 6 raises the likelihood of poverty, while higher age is associated with lower poverty rates.

Among whites, blacks, and Hispanics, the biggest differences are in the roles of immigrant status and education. Not surprisingly, Hispanic children are especially sensitive to the family's immigration status, with those coming after 1989 experiencing poverty rates 15 percentage points higher than children from native Hispanic homes. Even among non-Hispanic whites, having entered the U.S. within the last ten years adds nearly 10 percentage points to the poverty rate relative to natives. For black children, recent immigrant status has no statistically significant impact and the sign implies that native blacks suffer slightly higher poverty rates than do immigrants.

The other interesting pattern is in the size of the educational differences. The rise in poverty for children whose most educated parent or partner is a high school dropout is much higher among blacks (over 23 percentage points) than among whites (18.5 points). The increased probability of poverty among Hispanics with the least education is only about 6-8 percentage points. On the other hand, the gain from a college degree over a high school diploma is somewhat higher among Hispanics than among whites or blacks.

Additional children and the presence of a child under age 6 induce a lower percentage point increase in poverty for whites than for blacks and Hispanics. A higher age of the most knowledgeable adult is associated with lower poverty rates for all three groups, but the size of the effect is small.

6. Marriage, Parental Living Arrangements, and Material Hardship

Income poverty is only one indicator of economic distress. In recent years, analysts have been able to look beyond standard economic distress indicators by drawing on data becoming available that measure hardships directly. For this report, we examined four indicators of material hardship drawn from the NSAF: 1) adults missed meals due to lack of food or money[6]; 2) any report of food insecurity[7]; 3) had to move in with others because of an inability to pay the rent or mortgage[8]; and 4) inability to pay the rent, mortgage, or utilities in the prior year.[9]

Specific Hardships

The analysis begins with a review of individual hardships. The initial tabulations show, not surprisingly, that family types experiencing lower poverty rate are less likely to suffer material hardship. However, the overlap between material hardship and poverty is far from complete. To see this point, I calculated the proportion of family units that experienced a specific material hardship and compared this material hardship rate to the poverty rate. A ratio of hardship to poverty of 1 implies equal hardship and poverty rates (note that families experiencing material hardship may not be the same as the families experiencing income poverty). As Table 8 reveals, the ratio of hardship rates to poverty rates varies across family types from .47 to 1.88 in the case of food hardship and from .57 to 2.90 in the case of inability to pay the rent or the mortgage. In general, groups with higher poverty rates experience a lower *ratio* of hardship to poverty. In other words, the income

[6] In the last 12 months, since (name of current month) of last year, did (you/you or other adults in your family) ever cut the size of your meals or skip meals because there wasn't enough money for food?
[7] This variable comes from a combination of food security questions. Any yes answers about missing meals or worries about affording food quality will imply some food insecurity.
[8] The specific question is: During the last 12 months, did you or your children move in with other people even for a little while because you could not afford to pay your mortgage, rent or utility bills?

differences by family type are much wider than the hardship differences. Particularly striking are the results for the two groups of cohabiting families. While poverty rates of cohabiting couples with a child in common are substantially higher than poverty rates of other cohabiting couples with only one biological parent, hardship levels are slightly lower or the same for the two-parent group. Single parents experience much less hardship relative to their poverty rates than do two-parent, married couple families. In the case of married couple families, each percentage point of poverty goes together with more than one percentage point of the group suffering a hardship. For single parents with no other adult present, the share facing either a food or housing payment hardship is lower than the share measured as poor. Within the single parent category, those with another adult present experience less hardship than other single parents, but the hardship gap is narrower than the differential in poverty rates.

Overall, the figures from Tables 5 and 8 indicate that marriage conveys advantages both in reducing material hardship and in reducing poverty. However, poverty and hardship are not the same phenomenon and, among the poor, it is not clear why marriage should be associated with lower material hardship. After all, to the extent the poverty measure appropriately classifies groups, one might well expect that poor married couple families should be no more likely to escape hardship than all other groups of poor families. The tabulations of hardship rates among the poor (Table 9) reveal some of the mystery but open up other questions as well. First, marriage is associated with less hardship even among the poor, but the advantage varies by year and by group. In some cases, there is no differential by marriage. As of 1999, skipping meals for lack of money was no less likely for poor

[9] The question is: During the last 12 months, was there a time when (you/you and your family) were not able to pay your mortgage, rent or utility bills?

married, two-parent families than for poor cohabiting, two-parent families. Poor single parents with at least a second adult present are slightly more likely than poor, married, two-parent families to face a food hardship but are less likely to have to miss a rent or mortgage payment.

A second finding is that the majority of the poor do not experience food hardships or an inability to pay the rent or mortgage. As of 1998, 72 percent did not report skipping a meal for lack of money and 65 percent did not report missing a rent or mortgage payment. The ability of the majority of the poor to escape material hardship does not imply that overall hardship is much less than the poverty rate. The reason is that families with above poverty incomes often report one or another hardship. Moreover, the proportion of all families reporting a material hardship varies with the question and the type of hardship.

Third, overall declines in some hardship measures followed the fall in poverty rates but the trend varied with the hardship measure. Having to skip a meal for lack of money declined from 13.7 to 11.7 percent of families with children, while the proportion missing a rent or mortgage payment remained at about 8.3 percent.

Impacts on Measures of Combinations of Hardships

Although experiencing any of the hardships cited above is difficult, deprivation mounts rapidly as the number and/or severity of the hardships increase. Moreover, reports of multiple hardships are harder to dismiss as a reporting problem. This section first presents tabulations on the extent of multiple hardships and then analyzes family and other factors associated with severe hardships, as measured by a simple hardship index.

Focusing on two hardships—having skipped a meal for lack of food or money and having been unable to pay rent, mortgage, or utilities—one sees a considerable but not overwhelming overlap. With the proportion reporting a rent problem at 16.4 percent and

the proportion reporting skipping a meal for reasons of need at 11.7 percent, the share experiencing either hardship would be 28.1 percent if families faced at most one hardship. The actual share suffering through either hardship was 21.8 percent. Most of those unable to pay rent never had to skip a meal, but a large minority (37.8 percent) did have to do so. Of those who had to skip a meal, about half had problems meeting the rent.

As shown in Table 10, the experience of either hardship or both hardships varies by marital and household status. The absolute gap between married couple and other households is much higher when the measure is the experience of either hardship than of both hardships, while the percentage gap is higher using the dual hardship measure. Less than four percent of married couple, two-parent households experienced both an inability to afford rent and the missing of a meal or meals for economic reasons. The rates were two to three times higher for cohabiting couples and single parents, thus amounting to about 4 to 9 more families facing both hardships for every 100 families.

To examine how these hardship situations vary with marital and household structure net of other factors, I estimated probit equations on the experience of either hardship and on the experience of both hardships. The results displayed in Table 11 are interesting, especially in comparison with the impacts on poverty shown in Table 6. The hardship differences associated with marriage and household status are smaller than the poverty differences. At the same time, cohabiting couples with one parent present—a group showing no statistically significant impacts on poverty rates—did experience significantly higher hardship rates.

The most striking result emerging from Table 11 (second and fourth columns) is that *being in a married, two-parent household does indeed serve as a protective device against material hardship, even among those with the same income-to-needs ratio, immigration status, race, education, and age of children*

and adults. Other households with at least two adults and the same incomes and education levels experienced much higher levels of hardship than did married, two-parent households. Even marriage in a one-parent context, net of other factors, was associated with some reduction in material hardship. Holding constant incomes relative to needs and other included factors, being in a married, one-parent household meant material hardship rates that were about 3 percentage points lower compared to cohabiting couples in one-parent households, 4 points lower compared to single parents with at least one other adult, and 9 points lower compared to single parents with no other adults present.

The impacts of the covariates are worth noting. They show that even after accounting for income-to-needs ratios and family status, material hardship is higher among recent immigrants, black and Hispanic children, those in larger families, and families headed by less educated parents. One notable finding is that households with at least one child under age 6 were *less likely* to experience hardship, again net of other included factors.

Another way to consider the net effects is to examine the family effects separately for families headed by individuals with high school diplomas or less and by individuals with at least some post-secondary education. Estimates of probit equations for each group yielded further evidence that marriage in two-parent households was associated with lower hardship, independently of education, race, immigrant status, and age of the children and adults. The hardship reductions associated with marriage were particularly large and significant in the more highly educated than in the less educated group. Note in Table 12 that among highly educated households, married couple households with children, including married couples with only one biological parent, had a much lower likelihood of experiencing poverty than did cohabiting couples or one-parent families.

A final exercise is to examine the family structure-hardship relationship, using a hardship index that captures the incidence and severity of the hardship. For this purpose, we sum three variables: 1) the inability to pay rent (1 or 0), 2) missed meals for economic reasons (0 if never, 1 if sometimes or often, and 2 if almost every month), and 3) having to move in with others because of an inability to pay the rent or mortgage (3 if the family was displaced and 0 otherwise). Thus, the index goes from 0 (no hardship—78 percent of families) to a maximum of 6 (missing meals frequently and being displaced for economic reasons—0.3 percent of families).

To analyze the association between this hardship index and marriage and household status, I estimated ordinary least squares regressions with the covariates used above in the probit equations, including and excluding the household's income-to-needs ratio. In addition, I estimated separate regressions for low and high education groups.

The results in Tables 13 and 14 reinforce our findings that marriage, even independently of its impact on a family's current income-to-needs ratio, appears to reduce material hardship. Clearly, even net of education, race, immigrant status, and the age of children, hardship rises as one moves from a married, two-parent household to a cohabiting household and finally to a one-parent household. Surprisingly, the apparent impacts of marital and household structure are virtually as high when we control for the unit's income-to-needs ratio. It is important to recognize the full character of this finding. One might expect that one-parent families, for example, would experience more hardship because they have lower incomes relative to their needs. However, they (and cohabiting couples) face higher levels of hardship even compared to married couple households at the same income-to-needs ratio.

The last two columns in Table 13 suggest that the effects differ between the less-educated and more-educated groups. The level of disadvantage of other household types relative to married, two-parent households is higher in some cases among the less educated and higher in other cases among the more highly educated. At low levels of education, cohabiting, two-parent households do better than married, one-parent households. The reverse pattern appears when we examine families at high levels of education.

The protective role for marriage was generally significant, even after holding constant for income-to-needs ratios. The regressions in Table 14 show the role of household structure in affecting the hardship index among the poor and near-poor for all households and by race and Hispanic origin. Note that the regressions not only restrict the sample to the poor and near-poor, but include the income-to-needs ratio in order to insure the effects are not driven by income differences within the groups. Household structure differences in hardship emerged even when we restricted the tabulations only to households with poor children, though not all effects were statistically significant. The patterns varied by income level and race. In all cases, single parents with no other adults present experienced significantly higher hardship than married couple, two-parent households. For all groups except Hispanics, hardship was significantly higher among children living with cohabiting couples with one biological or adoptive parent than among children in married couple, two-parent homes. For the poor, marriage generally but not always significantly reduced hardship. While the regressions predicted higher, hardship rates for cohabiting two-parent households and one-parent households with at least one other adult present, the impacts were not statistically significant. The effects of marriage emerged as most consistently significant for the near-poor (those with incomes between 1 and 2 times the poverty line) and for black households below 150% of the poverty line. In these cases, even

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those single parents with other adults present and cohabiting two-parent households experienced more material hardship than married, two-parent families with the same incomes relative to needs.

7. Conclusions and Next Steps

Whether marriage reduces economic hardship among families with children is far from obvious, *a priori*. While married couples have at least two potential earners, many one-parent families and all cohabiting couples also have access to the potential earnings of two or more adults. Of course, those parents who are married may differ in many respects other than marriage than those who are not. Although married parents are more likely than other family categories to be recent immigrants, they are generally older, have higher levels of education, and are less often racial or ethnic minorities. Because these characteristics make it more likely that married parents will escape poverty and achieve relative high levels of income, they lead us to expect to observe particularly low levels of material hardship among married couple families.

This paper employed several strategies to distinguish between the marriage effects on hardship that are associated with the characteristics of those who marry and the marriage effects potentially linked to the marriage institution itself. The first step was to control for the observed differences in personal and family characteristics between the married and unmarried groups. Net of education, race, immigrant status, age, age and number of children, married couple families achieved significantly lower poverty than other family types, including families with at least two potential earners. These results are interesting, but they do not exclude the possibility that married individuals have some unmeasured favorable characteristic that causes them both to marry and to avoid material hardship.

A second step was to ask about marriage effects on material hardship, even after taking account of the effect of the potential unmeasured characteristics that lead to low family incomes. Limiting the sample to the poor or holding constant for income-to-needs levels may over-control for selection to the extent that marriage itself induces positive effects on incomes. Nevertheless, tabulations demonstrate that even among the poor, material hardships were substantially lower among married couple families with children than among other families with children, including those with at least two potential earners. Large, robust, and positive gains from marriage also emerged from multivariate estimates of marriage and family status on material hardship, net of both personal and family characteristics *and* the family's income relative to the family's needs. Thus, even among families with the same income-to-needs ratios, those in married couple families experienced significantly less hardship.

The marriage impacts were quite large, generally higher than the effects of education. The impacts were particularly high among non-Hispanic black families. Separate estimates by poverty status revealed lower material hardship among married couple families, both for the poor and especially the near-poor. In addition, the benefits from marriage were clear at all levels of education. It is worth emphasizing that these reductions in material hardship associated with marriage emerged not only relative to one-parent families with no adult present, but also relative to cohabiting parents and to one-parent families with other adults present.

The paper's use of a various procedures to test for genuine effects of marriage is far from fool-proof. The next steps will be to develop several models based on longitudinal data to develop long-term profiles and to attempt at finding natural experiments that might allow for better identification of effects of marriage on poverty and material hardship.

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Table 1: Distribution of Families with Children by Type of Family: 1997 and 1999

Type of Family	1997	1999	% change*
Married couple, 2 biological or adoptive parents	60.7	61.4	1.2
Married couples, 1 biological or adoptive parent	6.2	6.0	-3.6
Other married couples, children in foster or kinship care	1.3	1.6	23.2
Cohabiting couples, 2 biological or adoptive parents	2.4	3.3	31.8
Cohabiting couples, 1 biological or adoptive parent	2.3	2.7	17.5
Other cohabiting couples, children in foster or kinship care	0.2	0.3	47.0
Single biological, adoptive, or step parent, other adults	7.4	7.1	-3.9
Single biological, adoptive, or step parent, no other adult	18	16.0	-11.5
Other single parent, children in foster or kinship care	1.6	1.5	-9.8
Combined groups			
All Unmarried Single Parents	29.3	27.3	-7.1
All Two-Parent Families (biological or adoptive)	63.1	64.7	2.5
All Married Couple or Two-Parent Families	70.6	72.3	2.4
All Cohabiting Couples	4.9	6.4	26.1

*The percent changes are calculated by taking the difference in the natural logs between the two years. The results are independent of whether the changes are relative to the initial or final year.

Source: Tabulations by author from the National Survey of America's Families.

Table 2: Distribution of Families with Children by Type of Family by Race and Spanish Origin: 1997 and 1999

Type of Family	White, Non-Hispanic		Black, Non-Hispanic		Hispanic	
	1997	1999	1997	1999	1997	1999
Married couple, 2 biological or adoptive parents	68.7	70.0	29.0	26.7	54.6	56.3
Married couples, 1 biological or adoptive parent	7.0	6.6	5.5	4.8	3.9	4.6
Other married couples, children in foster or kinship care	0.9	1.4	2.7	3.3	1.3	1.4
Cohabiting couples, 2 biological or adoptive parents	1.8	2.3	2.3	4.5	5.0	6.7
Cohabiting couples, 1 biological or adoptive parent	2.3	2.6	2.9	3.4	1.7	2.9
Other cohabiting couples, children in foster, kinship care	0.1	0.3	0.5	0.5	0.4	0.3
Single biological, adoptive, or step parent, other adults	4.5	4.3	16.9	17.5	11.1	9.1
Single biological, adoptive, or step parent, no other adult	14.0	11.9	34.6	34.1	20.5	17.5
Other single parent, children in foster or kinship care	0.7	0.7	5.6	5.3	1.5	1.3
Combined groups						
All Unmarried Single Parents	21.5	19.5	60.1	60.3	34.8	30.9
All Two-Parent (biological or adoptive) Families	70.6	72.3	31.3	31.1	59.5	62.9
All Married Couple or Two-Parent Families	77.6	78.9	36.7	35.9	63.5	67.5
All Cohabiting Couples	4.1	4.9	5.2	7.9	6.7	9.6

Source: Tabulations by author from National Survey of America's Families.

Table 3: Distribution of Families with New Born Children (Age 1 or Less) by Type of Family: 1997 and 1999

Type of Family	1997	1999	% change*
Married couple, 2 biological or adoptive parents	69.8	68.6	-1.7
Married couples, 1 biological or adoptive parent	1.5	1.8	14.7
Other married couples, children in foster or kinship care	0.5	0.8	41.2
Cohabiting couples, 2 biological or adoptive parents	6.8	8.6	23.5
Cohabiting couples, 1 biological or adoptive parent	1.2	1.0	-16.8
Other cohabiting couples, children in foster or kinship care	0.1	0.2	53.1
Single biological, adoptive, or step parent, other adults	11.2	11.4	32.5
Single biological, adoptive, or step parent, no other adult	8.2	7.1	-45.9
Other single parent, children in foster or kinship care	0.6	0.6	0.0
Total	100	100	
Combined groups			
All Unmarried Single Parents	21.2	20.0	-5.8
All Two-Parent (biological or adoptive) Families	76.6	77.2	0.8
All Married Couple or Two-Parent Families	78.7	79.8	1.4
All Cohabiting Couples	8.1	9.8	18.8

* The percent changes are calculated by taking the difference in the natural logs between the two years. The results are independent of whether the changes are relative to the initial or final year.

Source: Tabulations by author from the National Survey of America's Families.

Table 4: Distribution of Families with New Born Children (Age 1 or Less) by Type of Family and by Race and Spanish Origin: 1997 and 1999

Type of Family	White, Non-Hispanic		Black, Non-Hispanic		Hispanic	
	1997	1999	1997	1999	1997	1999
Married couple, 2 biological or adoptive parents	80.0	81.8	35.8	25.8	59.5	58.9
Married couples, 1 biological or adoptive parent	1.5	1.6	1.8	1.9	1.3	1.3
Other married couples, children in foster or kinship care	0.2	0.7	1.8	1.7	0.8	0.6
Cohabiting couples, 2 biological or adoptive parents	6.1	6.2	4.1	9.8	11.9	16.3
Cohabiting couples, 1 biological or adoptive parent	1.4	1.2	0.9	1.0	0.9	0.7
Other cohabiting couples, children in foster, kinship care	0.0		0.6	0.3	0.0	0.1
Single biological, adoptive, or step parent, other adults	3.8	3.6	21.8	19.5	13.8	8.3
Single biological, adoptive, or step parent, no other adult	7.0	4.5	29.9	37.4	11.5	13.6
Other single parent, children in foster or kinship care	0.1	0.3	3.3	1.7	0.5	0.1
Combined groups						
All Unmarried Single Parents	12.3	9.6	55.8	59.6	26.7	22.8
All Two-Parent (biological or adoptive) Families	86.2	88.0	39.9	35.5	71.4	75.2
All Married Couple or Two-Parent Families	87.8	90.2	43.5	39.1	73.4	77.1
All Cohabiting Couples	7.4	7.5	5.6	11.1	12.7	17.1

Source: Tabulations by author from National Survey of America's Families.

Table 5: Poverty Rates of Families with Children Under 18
by Type of Family: 1996 and 1998

Type of Family	1996	1998	% change*
Married couple, 2 biological or adoptive parents	8.3	6.3	-28.2
Married couples, 1 biological or adoptive parent	9.3	8.7	-6.1
Other married couples, children in foster or kinship care	12.9	13.8	6.6
Cohabiting couples, 2 biological or adoptive parents	27.1	21.3	-24.1
Cohabiting couples, 1 biological or adoptive parent	14.3	12.0	-17.2
Other cohabiting couples, children in foster or kinship care	31.5	7.2	-147.8
Single biological, adoptive, or step parent, other adults	29.6	24.5	-19.1
Single biological, adoptive, or step parent, no other adult	42.1	38.4	-9.2
Other single parent, children in foster or kinship care	47.7	39.3	-19.3
Total	17.4	14.1	-21.0
Combined groups			
All Single Parents	39.0	34.2	-13.2
All Two-Parent (biological or adoptive)	9.0	7.1	-24.4
All Married Couple or Two-Parent	9.1	7.3	-21.5
All Cohabiting Couples	21.3	17.1	-22.0

* The percent changes are calculated by taking the difference in the natural logs between the two years. The results are independent of whether the changes are relative to the initial or final year.

Source: Tabulations by author from the National Survey of America's Families.

Table 6: The Association Between Marital Status and Living Arrangements and Poverty, Net of Other Characteristics of Parents: 1998

Case 1: Base case is white, high school graduate Characteristics of the Household and Most Knowledgeable Adult	Percentage point impact on poverty rate		Case 2: Base case is black, high school dropout Characteristics of the Household and Most Knowledgeable Adult	Percentage point impact on poverty rate
Married, 1 biological or adoptive parent	2.4	2.9	Married, 1 biological or adoptive parent	6.8
Cohabiting couple, 2 parents	15.0	7.3	Cohabiting couple, 2 parents	15.4
Cohabiting couple, 1 parent	5.7	1.2[a]	Cohabiting couple, 1 parent	3.1[a]
Single parent, 1+ other adults	17.0	12.7	Single parent, 1+ other adults	23.8
Single parent, no other adults	32.3	30.9	Single parent, no other adults	43.1
Married, kin or foster parents	7.5	7.8	Married, kin or foster parents	16.3
Other, kin or foster parents	26.3	23.5	Other, kin or foster parents	36.4
Immigrant pre-1980		-0.9[a]	Immigrant pre-1980	-2.3[a]
Immigrant, 1980-1989		1.2[a]	Immigrant, 1980-1989	3.0[a]
Immigrant, post-1989		6.9	Immigrant, post-1989	14.6
Black, non-Hispanic		6.4	White, non-Hispanic	-11.8
Hispanic		4.0	Hispanic	-4.1
Other		6.6	Other	0.3[a]
No High School		16.6	No High School	3.4[a]
Some High School		13.8	HS Grad or GED	-19.2
Voc/Tech Classes or Certificate		-1.2[c]	Voc/Tech Classes or Certificate	-21.1
Some College		-3.9	Some College	-25.8
BA or Higher		-5.6	BA or Higher	-29.0
Children under 18		3.1	Children under 18	7.9
Child under 6		1.2	Child under 6	3.1
Age, Most Knowledgeable Adult		-0.1	Age, Most Knowledgeable Adult	-0.3

Note: All impacts are statistically significant at the 1 percent level, except for those marked with:
[a] Not statistically significant.
[c] Statistically significant at the 5 percent level.

Source: Probit estimates calculated by author from the 1999 National Survey of America's Family.

Table 7: Race-Ethnic Patterns in the Association Between Marital Status and Living Arrangements and Poverty, Net of Other Characteristics of Parents: 1998

Characteristics of the Household and Most Knowledgeable Adult	Households of White, non-Hispanic Children	Black, non-Hispanic Children	Hispanic Children
Married, 1 biological or adoptive parent	2.5	-0.6[a]	2.9[a]
Cohabiting couple, 2 parents	8.1	15.6	7.6
Cohabiting couple, 1 parent	-2.1[b]	6.5[c]	1.6[a]
Single parent, 1+ other adults	11.3	19.7	15.5
Single parent, no other adults	28.8	39.3	41.7
Married, kin or foster parents	7.0	10.1	1.6[a]
Other, kin or foster parents	16.7	36.4	23.1
Immigrant pre-1980	2.7[a]	-5.1[a]	1.4[a]
Immigrant, 1980-1989	3.6[a]	-1.6[a]	5.6
Immigrant, post-1989	9.7	-3.1[a]	14.8
No High School	19.6	33.3	8.2
Some High School	18.5	23.0	5.8
Voc/Tech Classes or Certificate	-1.9	-0.2[a]	-1.7[a]
Some College	-3.6	-3.7	-8.6
BA or Higher	-5.8	-5.5	-8.1
Children under 18	2.5	5.2	5.0
Child under 6	0.8[c]	0.1[a]	3.0
Age, Most Knowledgeable Adult	-0.1	-0.1[c]	-0.1[b]

Note: All impacts are statistically significant at the 1 percent level, except for those marked with:

[a] Not statistically significant,

[b] Statistically significant at the 10 percent level, and

[c] Statistically significant at the 5 percent level.

Source: Probit estimates calculated by author from the 1999 National Survey of America's Family.

Table 8: Experience of Selected Material Hardships and Ratio of Hardships to Poverty Rates by Marital and Household Status: 1998

	Incidence of Hardship		Ratio of Hardship to Poverty Rate	
	Missed Meals for Economic Reasons	Inability to Pay Rent, Mortgage, Utilities	Missed Meals for Economic Reasons	Inability to Pay Rent, Mortgage, Utilities
Married couple, 2 biological or adoptive parents	7.3	11.4	1.2	1.8
Married couples, 1 biological or adoptive parent	11.1	17.4	1.3	2.0
Other married couples, children in foster or kinship care	7.2	20.3	0.5	1.5
Cohabiting couples, 2 biological or adoptive parents	14.6	24.2	0.7	1.1
Cohabiting couples, 1 biological or adoptive parent	15.4	24.6	1.3	2.1
Other cohabiting couples, children in foster, kinship care	13.5	20.9	1.9	2.9
Single biological, adoptive, or step parent, other adults	18.7	23.9	0.8	1.0
Single biological, adoptive, or step parent, no other adult	24.8	28.1	0.6	0.7
Other single parent, children in foster or kinship care	18.5	22.5	0.5	0.6
Total	11.7	16.4	.8	1.16

Source: Tabulations by author from the National Survey of America's Families.

Table 9: Experience of Selected Material Hardships Among the Poor, by Marital and Household Status: 1996 and 1998

	Missed Meals for Economic Reasons		Inability to Pay Rent, Mortgage, Utilities	
	1996	1998	1996	1998
Married couple, 2 biological or adoptive parents	22.5	22.8	30.8	31.0
Married couples, 1 biological or adoptive parent	41.1	25.7	35.3	30.5
Other married couples, children in foster or kinship care	27.2	12.9	39.9	29.3
Cohabiting couples, 2 biological or adoptive parents	35.7	22.1	32.0	35.2
Cohabiting couples, 1 biological or adoptive parent	36.1	27.5	41.2	38.9
Other cohabiting couples, children in foster, kinship care	28.1	49.2	58.5	4.9
Single biological, adoptive, or step parent, other adults	31.9	25.6	28.5	29.1
Single biological, adoptive, or step parent, no other adult	34.9	32.7	35.9	38.9
Other single parent, children in foster or kinship care	24.6	20.7	27.6	32.6

Source: Tabulations by author from the National Survey of America's Families.

Table 10: Experience of One or Two Material Hardships by Marital and Household Status: 1998

Type of Family	Inability to Pay Rent or Missed Meals for Economic Reasons	
	Either Hardship	Both Hardships
Married couple, 2 biological or adoptive parents	14.8	3.7
Married couples, 1 biological or adoptive parent	22.2	6.1
Other married couples, children in foster or kinship care	25.1	2.1
Cohabiting couples, 2 biological or adoptive parents	30.2	7.9
Cohabiting couples, 1 biological or adoptive parent	28.8	10.6
Other cohabiting couples, children in foster, kinship care	30.4	3.9
Single biological, adoptive, or step parent, other adults	31.5	9.7
Single biological, adoptive, or step parent, no other adult	39.2	13.1
Other single parent, children in foster or kinship care	32.4	7.4
Total	21.7	6.1
Combined groups		
All Unmarried Single Parents	36.6	11.7
All Two-Parent Families (biological or adoptive)	15.6	3.9
All Married Couple or Two-Parent Families	16.4	4.1
All Cohabiting Couples	29.6	8.7

Source: Tabulations by author from the National Survey of America's Families.

Table 11: The Marginal Impact of Marital and Family Status and Other Variables on the Experience of One or Two Material Hardships: 1998

Characteristics of the Household and Most Knowledgeable Adult	Marginal Impact on Inability to Pay Rent And/or Missed Meals for Economic Reasons			
	Either Hardship		Both Hardships	
	No control for income to needs ratio	Control for income to needs ratio	No control for income to needs ratio	Control for income to needs ratio
Married, 1 biological or adoptive parent	6.29	7.16	2.15	2.95
Cohabiting couple, 2 parents	8.84	7.66	2.85	2.05
Cohabiting couple, 1 parent	9.03	10.06	4.99	6.17
Single parent, 1+ other adults	12.95	11.13	4.83	3.43
Single parent, no other adults	20.39	16.26	7.78	4.49
Married, kin or foster parents	8.39	7.66	-2.01	-2.94
Other, kin or foster parents	13.55	10.19	2.30	-0.03[a]
Immigrant pre-1980	0.22[a]	0.36[a]	0.78[a]	0.99[a]
Immigrant, 1980-1989	-0.33[a]	-1.30[a]	2.05	1.97
Immigrant, post-1989	4.99	3.97	2.08	1.31[c]
Non-Hispanic Black Child	5.89	5.07	0.74	0.01[a]
Hispanic Child	6.45	5.71	0.75	0.17[a]
Child of Other Race	1.92[a]	1.74[a]	-0.58[a]	-1.05[a]
No High School	0.36[a]	-1.57[a]	1.68	0.54[a]
Some High School	4.69	2.95	0.46[a]	-0.58[a]
Voc/Tech Classes or Certificate	3.18	3.85	0.26[a]	0.64[a]
Some College	-1.84	-0.58[a]	-0.13[a]	0.76[c]
BA or Higher	-11.06	-9.47	-2.50	-1.53
Children under 18	3.11	2.13	1.03	0.58
Child under 6	-1.81	-2.36	-1.29	-1.83
Age, Most Knowledgeable Adult	-0.23	-0.20	-0.04	0.00[a]
Income-to-Needs Ratio		-3.64		-2.22

Note: All impacts are statistically significant at the 1 percent level, except for those marked with:
[a] Not statistically significant,
[c] Statistically significant at the 5 percent level.

Source: Probit estimates calculated by author from the 1999 National Survey of America's Family.

Table 12: The Marginal Impact of Marital and Family Status and Other Variables on the Experience of Material Hardships, by Education Level: 1998

Characteristics of the Household and Most Knowledgeable Adult	Marginal Impact on Either the Inability to Pay Rent or Missed Meals for Economic Reasons	
	Households in which highest education of most knowledgeable adult or partner is:	
	High School Degree or Less	Postsecondary Education
Married, 1 biological or adoptive parent	8.3	6.6
Cohabiting couple, 2 parents	4.1[b]	19.5
Cohabiting couple, 1 parent	9.8	14.7
Single parent, 1+ other adults	12.4	20.4
Single parent, no other adults	20.4	26.3
Married, kin or foster parents	12.1[a]	21.7
Other, kin or foster parents		25.7
Immigrant pre-1980	-1.7[a]	0.3[a]
Immigrant, 1980-1989	1.3[a]	-0.9[a]
Immigrant, post-1989	10.7	1.4[a]
Non-Hispanic White Child	-4.2	-6.4
Hispanic Child	-0.2[a]	2.3[c]
Other Race	-0.7[a]	-5.1
Children under 18	3.2	3.8
Child under 6	-2.0[b]	-2.3
Age, Most Knowledgeable Adult	-0.2	-0.4

Note: All impacts are statistically significant at the 1 percent level, except for those marked with:
[a] Not statistically significant,
[b] Statistically significant at the 10 percent level, and
[c] Statistically significant at the 5 percent level.

Source: Probit estimates calculated by author from the 1999 National Survey of America's Family.

Table 13: Impact of Marital and Household Status and Other Variables on an Index of Material Hardship, 1998

Characteristics of the Household and Most Knowledgeable Adult	No Controls for Income	Controls for Income to Needs	High School Degree or Less	Post-secondary Education
Married, 1 biological or adoptive parent	0.09	0.09	0.15	0.07
Cohabiting couple, 2 parents	0.18	0.17	0.11	0.34
Cohabiting couple, 1 parent	0.18	0.18	0.27	0.17
Single parent, 1+ other adults	0.23	0.21	0.19	0.34
Single parent, no other adults	0.44	0.40	0.50	0.44
Married, kin or foster parents	0.11	0.09	-0.31	0.23
Other, kin or foster parents	0.21	0.18	0.12	0.33
Immigrant pre-1980	0.01	0.01	0.02	0.01
Immigrant, 1980-1989	-0.03	-0.04	0.06	-0.06
Immigrant, post-1989	0.06	0.04	0.21	-0.02
Non-Hispanic Black	0.08	0.06	0.04	0.10
Hispanic	0.08	0.07	-0.01	0.18
Other Race	0.04	0.04	-0.07	0.08
No High School	0.09	0.07		
Some High School	0.17	0.15		
Voc/Tech Classes or Certificate	0.06	0.06		
Some College	-0.04	-0.02		
BA or Higher	-0.18	-0.13		
Children under 18	0.07	0.05	0.08	0.06
Child under 6	0.05	0.05	0.10	0.05
Age, Most Knowledgeable Adult	0.01	-0.01	0.01	0.01
Income-to-Needs Ratio		0.03		
Constant	0.40	0.49	0.45	0.35

Note: All impacts are statistically significant at the 1 percent level, except for those marked with:
[a] Not statistically significant,
[b] Statistically significant at the 10 percent level, and
[c] Statistically significant at the 5 percent level.

Source: Ordinary least squares regressions calculated by author from the 1999 National Survey of America's Family.

Table 14: Impact of Marital and Household Status on Hardship Index
Among the Poor and Near-Poor, by Race: 1998

	All Race-Ethnic Groups		Below 150% of Poverty Line		
	Poor	Near-poor	Non-Hispanic White	Non-Hispanic Black	Hispanic
Married, 1 biological or adoptive parent	0.02[a]	0.13[c]	0.09[a]	0.01[a]	0.16[a]
Cohabiting couple, 2 parents	0.11[a]	0.12[c]	0.03[a]	0.28[b]	-0.18[b]
Cohabiting couple, 1 parent	0.31[c]	0.49	0.38	0.56	0.05[a]
Single parent, 1+ other adults	0.03[a]	0.20	0.01[a]	0.21[c]	0.11[a]
Single parent, no other adults	0.38	0.33	0.52	0.33	0.25
Married, kin or foster parents	-0.15[a]	-0.04[a]	-0.28[c]	-0.12[a]	-0.21[a]
Other, kin or foster parents	0.02[a]	-0.04[a]	0.00	-0.07[a]	0.13[a]
Income-to-needs ratio	0.10[a]	-0.31	0.12[c]	0.03[a]	0.22
Constant	0.61	0.93	0.74	0.57	0.80

Note: All impacts are statistically significant at the 1 percent level, except for those marked with:
[a] Not statistically significant,
[b] Statistically significant at the 10 percent level, and
[c] Statistically significant at the 5 percent level.

Source: Ordinary least squares regressions calculated by author from the 1999 National Survey of America's Family.

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